Fill in this information to identify your case:	<b>2</b> 00
United States Bankruptcy Court for the:	
Eastern District of New York	
Case number (If known):	Chapter you are filing under:  Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

U.S. E	MMAS	RUPT H DIS	CY	oue Tot	RT
2019	FEB	25	P	3:	59
Check if this is an					

amended filing

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Œ	1701: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	<b>A</b>	
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	First name P	First name  Middle name
	Bring your picture	aSAVIN	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		e para promotivamente de albado de la colonida de successivamente de anoma de albado d
-	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name .
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	xxx - xx - <u>0</u> <u>H</u> <u>6</u> <u>8</u>	XXX — XX —
	your Social Security number or federal	OR	OR
	Individual Taxpayer Identification number	9 xx - xx	9 xx - xx
eterioalenae	(ITIN)		

Debtor 1 HUDREY		Case number (if known)
First Name / Midd	lie Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers		☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN — — — — — — — — — — — — — — — — — — —
s. Where you live	од о не перед на постоя на применения на били на пред на применения на	If Debtor 2 lives at a different address:
	3104 FARRAGUT ROAD	Number Street
	BROOKHYNS NEW YORK 11210	
	NEW YORK 11210	
	City State ZIP Code	City State ZIP Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 02/25/19 16:08:03 Case 1-19-41091-ess Filed 02/25/19 Doc 1 Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing 7. The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. s. Have you filed for bankruptcy within the last 8 years? MM / DD / YYY MM / DD / YYY 10. Are any bankruptcy cases pending or being Relationship to you filed by a spouse who is not filing this case with Case number, if known you, or by a business MM / DD / YYYY partner, or by an Relationship to you Case number, if known MM / DD / YYYY Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

11. Do you rent your residence?

affiliate?

Debtor 1

Part 2

under

Yes, Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Filed 02/25/19 Case 1-19-41091-ess Entered 02/25/19 16:08:03 Doc 1 Case number (If known), Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health-Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if Bankruptcy Code and any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? ☑ No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code.  $\square$  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 49 Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention M No 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Street Number City State ZIP Code

Debtor 1 AUREY SAVIN
First Name Middle Name Last Name

A		
Case number	(if known)	

### Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Abou	t De	btor	1	:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
  - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a br	iefing about
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abo	out
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

De	btor 1 AUDREY Middle Nam	Last Name	Case number (if ki	помп)
P	art 6: Answer These Ques	stions for Reporting Purpos	ses	
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  VI No. Go to line 16b. AS Yes. Go to line 17.		
			rily business debts? Business debts nvestment or through the operation of the	
		16c. State the type of debts you	u owe that are not consumer debts or bu	isiness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	
-	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exe es are paid that funds will be available to	
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	■ \$1,000,001-\$10 million ■ \$10,000,001-\$50 million ■ \$50,000,001-\$100 million ■ \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
De	nt 7: Sign Below			
Fo	or you	correct.  If I have chosen to file under Ch	and I declare under penalty of perjury that hapter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13
			nd I did not pay or agree to pay someone and read the notice required by 11 U.S.0	who is not an attorney to help me fill out C. § 342(b).
	-	l understand making a false sta	ult in fines up to \$250,000, or imprisonm	g money or property by fraud in connection
		* Hudelisa	~ <b>x</b>	
		Signature of Debtor 1	· ·	re of Debtor 2
		Executed on 2 35	2019 Execute	ed on MM / DD / YYYY

Debtor 1 August | Cayini
First Name | Middle Name | Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me, to lose my rights or property if I do not properly handle the case.

Much Cy in	•
Signature of Debtor 1	Signature of Debtor 2
Date 02 25 2019	Date MM / DD / YYYY
Contact phone 718 . 930 6680	Contact phone
Cell phone 718 - 9306680	Celi phone
Email address	Email address

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK www.nyeb.uscourts.gov

## STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): Au	DREY SAVIN	CASE NO.:
	Bankruptcy Rule 1073-2(b), the deb	tor (or any other petitioner) hereby makes the following disclosure owledge, information and belief:
was pending at any time w. (ii) are spouses or ex-spous (v) are a partnership and or or (vii) have, or within 180 included in the property of	ithin eight years before the filing of the ses; (iii) are affiliates, as defined in 1 are or more of its general partners; (vidays of the commencement of either another estate under 11 U.S.C. § 541	
NO RELATED CASE	IS PENDING OR HAS BEEN PE	NDING AT ANY TIME.
☐ THE FOLLOWING F	RELATED CASE(S) IS PENDING	OR HAS BEEN PENDING:
1. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING	(YES/NO): [If closed] D	ate of closing:
CURRENT STATUS OF	RELATED CASE: (Discharged/a	waiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH C	ASES ARE RELATED (Refer to NO	DTE above):
		'A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING	: (YES/NO): [If closed] D	ate of closing:
CURRENT STATUS OF	RELATED CASE: (Discharged/z	waiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH C	ASES ARE RELATED (Refer to NO	OTE above):
REAL PROPERTY LIST	'ED IN DEBTOR'S SCHEDULE '	'A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF RE	LATED CASES:	

[OVER]

#### DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING	: (YES/NO): [If clo	osed] Date of closing:
CURRENT STATUS OF	RELATED CASE: (Discharged	/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH C	ASES ARE RELATED (Refer to	NOTE above):
		E "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
		s who have had prior cases dismissed within the preceding 180 days be required to file a statement in support of his/her eligibility to file.
TO BE COMPLETED B	Y DEBTOR/PETITIONER'S AT	TTORNEY, AS APPLICABLE:
I am admitted to practice	in the Eastern District of New Y	fork (Y/N):
CERTIFICATION (to be	signed by pro-se debtor/petition	er or debtor/petitioner's attorney, as applicable):
I certify under penalty of time, except as indicated		tcy case is not related to any case now pending or pending at any
Signature of Debtor's Att	corney	Signature of Pro-se Debtor/Petitioner  3104 FARRAGUT Road  Mailing Address of Debtor/Petitioner  BROOKHYN New York 11210  City, State, Zip Code
•		Email Address  TIB - 930660  Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

Case 1-19-41091-ess Doc 1 Filed 02/25*l*<sub>1</sub>19 Entered 02/25/19 16:08:03 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK In re: Case No. Chapter AUDREY P. SAVIN **DECLARATION OF PRO SE DEBTOR(S)** All individuals filing for bankruptcy pro se (without an attorney), must provide the following information: 3104 FARRAGUT ROAD, BROOKLYN NY 11210 B) 9306680 Name of Debtor(s): Address: Email Address: Phone Number: CHECK THE APPROPRIATE RESPONSES: FILING FEE: PAID THE FILING FEE IN FULL APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF THE FILING FEE **ASSISTANCE WITH PAPERWORK:** NO ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES HAD ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES If Debtor had assistance, the following information must be completed: Name of individual who assisted: Address: Phone Number: Amount Paid for Assistance: I/We hereby declare the information above under the penalty of perjury. Dated: 02/25/2019 Joint Debtor's Signature

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

		anno and performing processing of the contract
In Re:		<b>4</b>
		Case No.
AUDREY P.	Savin	Chapter
	Debtor(s)	
	and a before the second part for the second part of the second part of the second part of the second	X
VERIFICATIO	ON OF CRED	ITOR MATRIX/LIST OF CREDITORS
	-	s) or attorney for the debtor(s) hereby verifies that itted herein is true and correct to the best of his or he
Dated: 02 25, 2	1019	
		Debtor Debtor
		Joint Debtor
		Attorney for Debtor

#### Untitled

U.S. Bank National Association as Trustee for JPMorgan Mortgage Trust 2004-S2 Mortgage Pass-Through Certificates c/o Shapiro DiCaro & Barak LLC 175 Mile Crossing Boulevard Rochester NY 14624

Caliber Home Loans Inc c/o Rosicki, Rosicki & Associates PC 51 E Bethpage Road Plainview NY 11803

Sterling National Bank successor to Astoria Federal Savings and Loan Assoc c/o Thomas & Graham LLP 1 Hollow Lane Suite 309 Lake Success NY 11042

Sterling National Bank successor to Astoria Federal Savings and Loan Assoc c/o Thomas & Graham LLP 1983 Marcus Avenue C-122 Lake Success NY 11042